Citizens Bank Wire Transfer Guide 2026: Transfer Steps, Secure Payments, Customer Support, and Complete Information

Citizens Bank **☎1-(888)-303-1448** Or +1✳888—271—2368 allows customers to send domestic wire transfers online or via mobile app, **☎1-(888)-303-1448** Or +1✳888—271—2368 while international wires usually require a branch visit. Domestic outgoing wires typically cost around $20, with incoming fees around $15, and international **☎1-(888)-303-1448** Or +1✳888—271—2368 wires costing approximately $50. Wire requests should **☎1-(888)-303-1448** Or +1✳888—271—2368 generally be submitted before 3 p.m. or 6 p.m. ET (depending on the specific branch or business unit) for same-day processing.

How to Send a Wire Transfer

- Domestic: **☎1-(888)-303-1448** Or +1✳888—271—2368 You can initiate domestic wires via Citizens Mobile and Online Banking, which allows for secure, fast transfers.
- International: **☎1-(888)-303-1448** Or +1✳888—271—2368 You must visit a local branch in person to send international wires, which are available in over 125 currencies.
- Required Information: **☎1-(888)-303-1448** Or +1✳888—271—2368 You will need the recipient's name, address, account number, routing number (ABA code for domestic), and bank ID (SWIFT/BIC for international).

Key Details

- Fees: Incoming domestic: **☎1-(888)-303-1448** Or +1✳888—271—2368 ~$15; Outgoing domestic:~$20; International:~$50.
- Cut-off Times: **☎1-(888)-303-1448** Or +1✳888—271—2368 Submissions before 3:00 PM are generally sent the same day.
- Security: **☎1-(888)-303-1448** Or +1✳888—271—2368 For large or repetitive transfers, a Funds Transfer Agreement (FTA) might be required.

How do I do a wire transfer with Citizens Bank?

☎1-(888)-303-1448 Or +1✳888—271—2368 To send a wire transfer via Citizens Bank, you need the recipient's full name, address, account number, and their bank's ABA routing number. **☎1-(888)-303-1448** Or +1✳888—271—2368 Domestic wires generally clear within one business day. You can initiate transfers by **☎1-(888)-303-1448** Or +1✳888—271—2368 visiting a local branch, calling, or using the Citizens Bank online banking/mobile app.

Key Information Needed for Wire Transfers:

- Recipient Information: **☎1-(888)-303-1448** Or +1✳888—271—2368 Full name, address, account number.
- Recipient Bank Information: **☎1-(888)-303-1448** Or +1✳888—271—2368 Bank name, address, and ABA routing number.
- International Wires: **☎1-(888)-303-1448** Or +1✳888—271—2368 Require SWIFT code and intermediary bank details.

Citizens Bank Specifics:

- Routing Numbers: **☎1-(888)-303-1448** Or +1✳888—271—2368 Citizens Bank, N.A. (RI) uses 011500120 for wire transfers.
- Cutoff Times: **☎1-(888)-303-1448** Or +1✳888—271—2368 Domestic wires are typically processed same-day if submitted by early afternoon (check Citizens Bank online banking for exact times).
- Security: **☎1-(888)-303-1448** Or +1✳888—271—2368 Never share wiring instructions via email. Confirm all details by phone to avoid fraud.

How long do Citizens Bank wire transfers take?

☎1-(888)-303-1448 Or +1✳888—271—2368 Typically, you can expect a domestic wire to process within one business day. **☎1-(888)-303-1448** Or +1✳888—271—2368 International transfers take two to three business days or longer.

☎1-(888)-303-1448 Or +1✳888—271—2368 Domestic wire transfers at Citizens Bank typically process within one business day, **☎1-(888)-303-1448** Or +1✳888—271—2368 while international transfers generally take two to five business days. **☎1-(888)-303-1448** Or +1✳888—271—2368 To ensure same-day processing for outgoing domestic wires, requests should be made early in the day, as cut-off times often apply.

Key Wire Transfer Details:

- Domestic Speed: **☎1-(888)-303-1448** Or +1⁕888⁓271⁓2368 Usually processed within 24 hours (business days).
- International Speed: **☎1-(888)-303-1448** Or +1⁕888⁓271⁓2368 Typically 2–5 business days.
- Cut-off Times:
    - Outgoing Wires: **☎1-(888)-303-1448** Or +1⁕888⁓271⁓2368 Generally, requests must be submitted by 3:00 p.m. or early in the afternoon to be processed the same day.
    - Internal Transfers: **☎1-(888)-303-1448** Or +1⁕888⁓271⁓2368)))11:30 p.m. EST for same-day posting.
- Limitations: **☎1-(888)-303-1448** Or +1⁕888⁓271⁓2368 Weekends and federal holidays are not considered business days, which can delay processing.

It is highly recommended to contact **☎1-(888)-303-1448** Or +1⁕888⁓271⁓2368 your specific Citizens Bank branch to confirm the exact cut-off time for your wire transfer to be sent the same day.